Case 08-24723 Doc 1 Filed 09/18/08 Entered 09/18/08 13:48:16 Desc Main Document Page 1 of 40

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Prochaska, Ronald J. Jr. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-2813 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4035 Grove Ave. Stickney, IL ZIP CODE ZIP CODE 60402 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-<u>|</u> 5,001-50,001-∐ 50-99 ____ 200-999 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

\$10,000,001

to \$50 million

\$50,001 to

\$50,000 \$100,000

\$100,001 to \$500,001

to \$1 million

\$500,000

\$1,000,001

to \$10 million

Case 08-24723 Doc 1 Filed 09/18/08 Entered 09/18/08 13:48:16 Desc Main Document Page 2 of 40 B1 (Official Form 1) (1/08) Page 2 Name of Debtor(s): Ronald J. Prochaska Jr. **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: Exhibit B **Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). X /s/ Mark R. Schottler 09/18/2008 Mark R. Schottler Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

petition.

(Address of landlord)

1 (Official Form 1) (1/08)	Document	Page 3 of 40	Page 3
Voluntary Petition		Name of Debtor(s): Ronald J. Prochaska Jr.	
(This page must be completed and filed in	n everv case)		
, , , , , , , , , , , , , , , , , , , ,		gnatures	
Observations (a) of Daleton (a) the Park Local (1)		<u> </u>	
Signature(s) of Debtor(s) (Individual/Jol declare under penalty of perjury that the information provid true and correct. [If petitioner is an individual whose debts are primarily consuchosen to file under chapter 7] I am aware that I may proce 11, 12 or 13 of title 11, United States Code, understand the each such chapter, and choose to proceed under chapter 7 [If no attorney represents me and no bankruptcy petition prepetition] I have obtained and read the notice required by 11	mer debts and has ed under chapter 7, relief available under eparer signs the	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is and correct, that I am the foreign representative of a debtor in a foreign process and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Cool Certified copies of the documents required by 11 U.S.C. § 1515 are attacts.	eding, de.
I request relief in accordance with the chapter of title 11, Un specified in this petition.		Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chap title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.	ter of
X /s/ Ronald J. Prochaska Jr.			
Ronald J. Prochaska Jr.		(Signature of Foreign Representative)	
Telephone Number (If not represented by attorn 09/18/2008	ney)	(Printed Name of Foreign Representative)	
Date		Date	
Signature of Attorney* /s/ Mark R. Schottler Mark R. Schottler Bar No	. 6238871	Signature of Non-Attorney Bankruptcy Petition Prepare I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer defined in 11 U.S.C. § 110; (2) I prepared this document for compensation an have provided the debtor with a copy of this document and the notices and	as
Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603		information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any docume for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.	l
Phone No.(312) 236-7200 Fax No.(31 09/18/2008	2) 236-1691	Printed Name and title, if any, of Bankruptcy Petition Preparer	
Date *In a case in which § 707(b)(4)(D) applies, this signature als certification that the attorney has no knowledge after an inquinformation in the schedules is incorrect.		Social-Security number (If the bankruptcy petition preparer is not an individual state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Debtor (Corporation/Pa I declare under penalty of perjury that the information provid true and correct, and that I have been authorized to file this the debtor.	ed in this petition is		
The debtor requests relief in accordance with the chapter of Code, specified in this petition.	title 11, United States	Address X_	
X		Date Signature of bankruptcy petiton preparer or officer, principal, responsible personant partner whose Social-Security number is provided above.	on, or
Printed Name of Authorized Individual		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is an individual.	not
Title of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
Date		A bankruptcy petition preparer's failure to comply with the provisions of title 1 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	1

Official Form 1, Exhibit D (10/06)

Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Ronald J. Prochaska Jr.	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Ronald J. Prochaska Jr.	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ronald J. Prochaska Jr. Ronald J. Prochaska Jr.
Date:09/18/2008

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B6A (Official Form 6A) (12/07)

In re	Ronald J. Prochaska Jr.	Case No.	
			(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4330 Joliet Ave. Lyons, IL 60534 Single Family Home	Fee Simple	4	\$200,000.00	\$162,539.14

Total: \$200,000.00 (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Ronald J. Prochaska Jr.

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with Charter One Bank	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Ordinary furniture, appliances, electronics, etc.	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary and neccesary clothing items	-	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

n re Ronald J. Prochaska Jr.	
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k	-	\$110,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Jewel stock (12 shares)	-	\$300.00
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Ronal	d J.	Proc	haska	Jr.
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1969 Ford Mustang (not running)	-	\$1,500.00
		1992 Plymouth Voyager	-	\$825.00

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In re Ronald J. Prochaska Jr.	Case No.			
		(if known)		

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.		Alumacraft Row Boat	-	\$400.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached	l >	\$114,525.00

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B6C (Official Form 6C) (12/07)

In re Ronald J. Prochaska Jr.

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking Account with Charter One Bank	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Ordinary furniture, appliances, electronics, etc.	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Ordinary and neccesary clothing items	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
401k	735 ILCS 5/12-1006	\$110,000.00	\$110,000.00
Jewel stock (12 shares)	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
1969 Ford Mustang (not running)	735 ILCS 5/12-1001(c)	\$1,500.00	\$1,500.00
1992 Plymouth Voyager	735 ILCS 5/12-1001(c)	\$825.00	\$825.00
Alumacraft Row Boat	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
		\$114,525.00	\$114,525.00

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B6D (Official Form 6D) (12/07)

In re Ronald J. Prochaska Jr.

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 08 CH 4136		DATE INCURRED: NATURE OF LIEN: Mortgage						
CitiMortgage, Inc. P.O. Box 8003 S. Hackensack, NJ 07606-8003		-	Mortgage COLLATERAL: 4330 Joliet Ave. Lyons, IL 60534 REMARKS:				\$162,539.14	
			VALUE: \$200,000.00					
Representing: CitiMortgage, Inc.			Codilis & Associates, P.C. 15W030 N. Frontage Rd. Suite 100 Burr Ridge, IL 60527				Notice Only	Notice Only
	,		Subtotal (Total of this F	_		- 1	\$162,539.14	\$0.00
continuation sheets attache	d		Total (Use only on last p	oag	e) >	•	\$162,539.14 (Report also on	(If applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

adjustment.

2 ____continuation sheets attached

In

Case No.	

re Ronald J. Prochaska Jr.	Case No.	
		(If Known)

	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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In re Ronald J. Prochaska Jr.

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM PRIORITY, IF AND ACCOUNT NUMBER ANY (See instructions above.) ACCT #: DATE INCURRED: CONSIDERATION Cheri Prochaska **Notice Only Notice Only Notice Only** Domestic Support Obligations 4330 Joliet Ave. REMARKS: Lyons, IL 60534 Sheet no. of _ 2 continuation sheets Subtotals (Totals of this page) > \$0.00 \$0.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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Document

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B6E (Official Form 6E) (12/07) - Cont.

In re Ronald J. Prochaska Jr.

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY **Domestic Support Obligations** UNLIQUIDATED HUSBAND, WIFE, JOI OR COMMUNITY CONTINGENT CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM **PRIORITY ENTITLED TO** CLAIM AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: 5D5090031 DATE INCURRED: CONSIDERATION: IDPA/Div. of Child Support \$2,091.00 \$2,091.00 \$0.00 **Collecting for- Child Support** D. Barry/CRA Unit/1 REMARKS: 509 South 6th St. Domestic Support owed to Springfield, IL 62701-1825 Cheri Prochaska Sheet no. of _ 2 continuation sheets Subtotals (Totals of this page) > \$2,091.00 \$2,091.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims \$2,091.00 Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$2,091.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) In re Ronald J. Prochaska Jr.

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	USPI ITEN	ָ בַּבְּי	AMOUNT OF CLAIM
ACCT #: 7001191109142076 Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210		-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC Bank Nevada REMARKS:					\$716.46
ACCT #: L-6277393-001 Adventist LaGrange Memorial Hospital PO Box 9234 Oak Brook, IL 60522		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$80.00
ACCT #: 367134 Berwyn Emergency Physician's Office 75 Remit. Dr#1209 Chicago, IL 60675		_	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:					\$235.00
ACCT #: 8255909640101454 CBE 131 Towe Park Dr. Suite 1 Waterloo, IA 50702		-	DATE INCURRED: CONSIDERATION: Collecting for - Dish Network REMARKS:					\$835.86
ACCT #: 800 4503593403 Charter One PO BOX 42002 Providence, RI 02940-2002		-	DATE INCURRED: CONSIDERATION: Bank Account REMARKS:					\$2,015.47
ACCT #: Chase PO BOX 15298 Wilmington, DE 19850-5298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$9,000.00
continuation sheets attached		(Rep	(Use only on last page of the completed Scoort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on th	ıl > F.) he		\$12,882.79

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B6F (Official Form 6F) (12/07) - Cont. In re Ronald J. Prochaska Jr.

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 07 M1 205278 Chase Bank USA, N.A. PO BOX 100043 Kennesaw, GA 30156-9243		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT #: 450359 Citizens Bank P.O. Box 1790 Flint, MI 48501-1790	-	-	DATE INCURRED: CONSIDERATION: Lien on Vehicle REMARKS:				\$0.00
ACCT #: 6087386003 ComEd Credit/Bankruptcy 2100 Swift Dr. Oak Brook, IL 60523	-	-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:				\$98.33
ACCT#: 798201400035963 Credit Management, LP 4200 International Parkway Carrolton, TX 75007-1906	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Comcast- Chicago Seconds- 2000 REMARKS:				\$223.31
ACCT #: 069029-6 D&S, Ltd. 231 E. Main St. Suite 240 Round Rock, TX 78664	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Airgas- North Central REMARKS:				\$679.08
ACCT#: 003038 Daniel J. Maturo 6739 Pershing Rd. Stickney, IL 60402		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$421.60
Sheet no1 of4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	edu e, o	ota ıle l n th	l > F.) ne)

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B6F (Official Form 6F) (12/07) - Cont. In re Ronald J. Prochaska Jr.

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: D100A0C6090093179 Debt Credit Services 2493 Romig Rd. Akron, OH 44320	-	-	DATE INCURRED: CONSIDERATION: Collecting for -10 AT&T SBC Illinois FACC REMARKS:				\$182.00
ACCT #: 8255-90-964-0101454 Dish Network Chicago Dept. 0063 Palatine, IL 60055-0063		-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$107.92
ACCT #: 825590964010 GC Services Limited Partnership Collection Agency Division 6330 Gulfton Houston, TX. 77081		-	DATE INCURRED: CONSIDERATION: Collecting for - Dish Network REMARKS:				\$836.00
ACCT #: 7001-1911-0914-2076 HSBC Best Buy PO BOX 15521 Wilmington, DE 19805		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT #: 5049-9480-6604-6477 LTD Financial Services, LP 7322 Southwest Freeway, Ste 160 Houston, TX 77074		-	DATE INCURRED: CONSIDERATION: Collecting for - Advantage Assets II REMARKS:				\$1,046.00
ACCT #: 38192811 Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674-2384		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$100.00
Sheet no. 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relationships and Rel	nedu e, o	otal ile l n th	l > F.) ne	

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 07M1205278 Michael D. Fine Chase Bank USA NA 131 South Dearborn Street Floor 5 Chicago, IL 60603		-	DATE INCURRED: CONSIDERATION: Attorneys for- Chase Bank REMARKS:					\$19,347.00
ACCT #: 3092080000 Mxenergy PO Box 4911 Houston, TX 77210		-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					\$674.00
ACCT #: 30-92-08-0000 7 Nicor Attn: Bankruptcy PO Box 2020 Aurora, IL 60507		-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					\$866.86
ACCT #: 33149840805 Northwest Collectors, Inc. 3601 Algonquin Road Suite 500 Rolling Meadows, IL 60008-3104		-	DATE INCURRED: CONSIDERATION: Collecting for - Lyons Police Department REMARKS:					\$105.00
ACCT #: 771 4 10 0160880100 Sam's Club PO Box 105980 Atlanta, GA 30353-5980		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,148.13
ACCT #: 5049 9480 6604 6477 Sears Premier Card PO BOX 6924 The Lakes, NV 88901-6924		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$710.95
Sheet no. 3 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if applications and statistical Summary of Certain Liabilities and sections.)	cable,	To dul on	tal e F th	> - .) e	\$22,851.94

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Case No.		
	(if known)	

NT OF AIM	DISPUTED	UNLIQUIDATED	CONTINGENT		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	HUSBAND, WIFE, JOINT, OR COMMUNITY	CODEBTOR	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)
6,175.47					DATE INCURRED: CONSIDERATION: Credit Card REMARKS:	-		ACCT #: 5407-0700-0095-9776 UFCW Ultra Platnium Mastercard Union Plus Credit Card PO Box 17051 Baltimore, MD 21297
69,394.20					DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:	-		ACCT #: 36-3710367 Veverka, Rosen and Haugh 180 North Michigan Avenue, Suite 900 Chicago, IL60601
\$300.00					DATE INCURRED: CONSIDERATION: Water Bill REMARKS:	-		ACCT #: Village of Lyons Water Department 7801 W. Ogden Ave. Lyons, IL 60534-1216
625,869.67 665,298.64	ıl > F.)	ota ule l	To edu		(Use only on last page of the complete	ns		
	ıl > F.) he	ota ule l n th	To edu	ted Sche		ns		Sheet no4 of4 continuation she Schedule of Creditors Holding Unsecured Nonpriority CI

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B6G (Official Form 6G) (12/07)

In re Ronald J. Prochaska Jr.

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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B6H (Official Form 6H) (12/07)

In re Ronald J. Prochaska Jr.

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

\square	Check this	box if	debtor	has no	codebtors.
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NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Ronald J. Prochaska Jr.

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of	of Debtor and Sp	ouse	
Divorced	Relationship(s): Child Child	Age(s): 16 17	Relationship	o(s):	Age(s):
Employment:	Debtor		Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Night Crew Clerk Jewel 28 years 5545 Brainard Countryside, IL				
	verage or projected monthly i s, salary, and commissions (F ertime			DEBTOR \$1,408.33 \$0.00	SPOUSE
SUBTOTAL				\$1,408.33	
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) K. Other (Specify) K. Other (Specify) R. OTAL OF PAYI TOTAL NET MONTH Regular income from Income from real progulations Interest and dividend Alimony, maintenance	Child Support ROLL DEDUCTIONS LY TAKE HOME PAY operation of business or property s e or support payments payal	ofession or farm (Attach o	·	\$12.18 \$76.87 \$17.98 \$168.61 \$33.63 \$0.00 \$850.81 \$0.00 \$0.00 \$0.00 \$1,160.08 \$248.25 \$0.00 \$0.00 \$0.00 \$0.00	
	vernment assistance (Specify	/):		\$0.00	
12. Pension or retiremen13. Other monthly incomea.b.c.				\$0.00 \$0.00 \$0.00 \$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts sh	nown on lines 6 and 14)		\$248.25	
16. COMBINED AVERAG	GE MONTHLY INCOME: (Co	ombine column totals from	m line 15)	\$2	48.25

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Decrease due to knee injury.**

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B6J (Official Form 6J) (12/07)

IN RE: Ronald J. Prochaska Jr. Case

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculatifier from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	
b. Water and sewer	\$50.00
c. Telephone	\$96.00
d. Other:	
3. Home maintenance (repairs and upkeep)	
4. Food	\$300.00
5. Clothing	
6. Laundry and dry cleaning 7. Medical and dental expenses	\$15.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	Ψ100.00
10. Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$561.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	a the filing of this
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None.	g the ning of this
document. Note:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$248.25
b. Average monthly expenses from Line 18 above	\$561.00
c. Monthly net income (a. minus b.)	(\$312.75)

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Ronald J. Prochaska Jr.

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$200,000.00		
B - Personal Property	Yes	4	\$114,525.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$162,539.14	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$2,091.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$65,298.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$248.25
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$561.00
	TOTAL	19	\$314,525.00	\$229,928.78	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Ronald J. Prochaska Jr.

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$2,091.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$2,091.00

State the following:

Average Income (from Schedule I, Line 16)	\$248.25
Average Expenses (from Schedule J, Line 18)	\$561.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,699.78

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,091.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$65,298.64
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$65,298.64

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In re Ronald J. Prochaska Jr.

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of heets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date <u>09/18/2008</u>	Signature /s/ Ronald J. Prochaska Jr. Ronald J. Prochaska Jr.		
Date	Signature		
	[If joint case, both spouses must sign.]		

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	e: Ronald J. Prochaska Jr.	Case No.	
			(if known)

		(if known)	
		STATEMENT OF FINANCIAL AFFAIRS	
	1 Income from empl	oyment or operation of business	
None	State the gross amount of including part-time activitie case was commenced. St maintains, or has maintain beginning and ending date	income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, is either as an employee or in independent trade or business, from the beginning of this calendar year to the date this late also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that led, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the soft the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing at 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a	
	AMOUNT	SOURCE	
	\$22,404.40	Year to Date apx.	
	\$43,539.00	2007	
	\$42,706.00	2006	
None 🗹	State the amount of incom two years immediately pre- separately. (Married debto	from employment or operation of business e received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the beding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse rs filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, bearated and a joint petition is not filed.)	
	3. Payments to credi	tors	
	Complete a. or b., as app	ropriate, and c.	
None 🗹			
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately		
None	who are or were insiders.	ments made within one year immediately preceding the commencement of this case to or for the benefit of creditors (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or unless the spouses are separated and a joint petition is not filed.)	
	4.0		

4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
NATURE OF PROCEEDING
OF M1 205278
Collection
COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Cook
County

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	re: Ronald J. Prochaska Jr.	ochaska Jr. Case No.	
			(if known)

		TOF FINANCIAL AFF ontinuation Sheet No. 1	AIRS
None	b. Describe all property that has been attached, garnished of the commencement of this case. (Married debtors filing unde both spouses whether or not a joint petition is filed, unless the	r chapter 12 or chapter 13 must i	nclude information concerning property of either or
	5. Repossessions, foreclosures and returns		
None	List all property that has been repossessed by a creditor, sold to the seller, within one year immediately preceding the comminclude information concerning property of either or both spot joint petition is not filed.)	mencement of this case. (Married	debtors filing under chapter 12 or chapter 13 must
		DATE OF REPOSSESSION,	
	NAME AND ADDRESS OF CREDITOR OR SELLER	FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
	Citimortgage Inc. v. Ronald J. Prochaska 08 CH 4136	Judgment Date: 9/9/9	4330 Joliet Avenue, Lyons, IL 60534 Judgment amount: \$162,539.14
None ✓	6. Assignments and receiverships a. Describe any assignment of property for the benefit of cre (Married debtors filing under chapter 12 or chapter 13 must in filed, unless the spouses are separated and a joint petition is 	nclude any assignment by either o	
None	. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the		
	7. Gifts		
None	List all gifts or charitable contributions made within one year igifts to family members aggregating less than \$200 in value per recipient. (Married debtors filing under chapter 12 or chajoint petition is filed, unless the spouses are separated and a	per individual family member and pter 13 must include gifts or cont	charitable contributions aggregating less than \$100
	8. Losses		
None ✓	List all losses from fire, theft, other casualty or gambling withit commencement of this case. (Married debtors filing under characteristic) a joint petition is filed, unless the spouses are separated and	napter 12 or chapter 13 must inclu	

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09/08/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,201.00

B7 (Official Form 7) (12/07) - Cont.

Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

ln re:	Ronald J. Prochaska Jr.	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	~~

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

11. Closed financial accounts

 $\sqrt{}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None $\overline{\mathbf{V}}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

 \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

ln re:	Ronald J. Prochaska Jr.	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7. Envi	ironme	ental In	formation	on
ъ.	/. CNV	ironine	entai in	tormati	I

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Ronald J. Prochaska Jr. Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date <u>09/18/2008</u>	Signature of Debtor	/s/ Ronald J. Prochaska Jr. Ronald J. Prochaska Jr.		
Date	Signature of Joint Debtor (if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Ronald J. Prochaska Jr. CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

✓ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.					
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					
☑ I intend to do the following with	n respect to the property of the estate v	vhich secures th	nose debts	or is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exemp	d pursuant to	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
4330 Joliet Ave. Lyons, IL 60534	CitiMortgage, Inc. P.O. Box 8003 S. Hackensack, NJ 07606-8003 08 CH 4136	Ø			
Description of Leased Property	Lessor's Name	Lease will be assumed purse to 11 U.S.0 § 362(h)(1)(suant C.		

None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Ronald J. Prochaska Jr. CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date 09/18/2008	Signature /s/ Ronald J. Prochaska Jr.	
	Ronald J. Prochaska Jr.	
Date	Signature	

B201 (04/09/06)

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IN RE: Ronald J. Prochaska Jr.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

Fax: (312) 236-1691

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Page 2

IN RE: Ronald J. Prochaska Jr.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

l,	Mark R. Schottler	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required	by § 342(b) of the Bankruptcy Code.	
/s/ Mark	R. Schottler	
Mark R.	Schottler, Attorney for Debtor(s)	
Bar No.:	: 6238871	
Schottle	r & Associates	
10 S. La	Salle Street	
Suite 34	10	
Chicago	o, IL 60603	
Phone:	(312) 236-7200	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Ronald J. Prochaska Jr.	X _/s/ Ronald J. Prochaska Jr.	09/18/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

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IN RE: Ronald J. Prochaska Jr. CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept:		\$1,201.00		
	Prior to the filing of this statement I have rec		\$1,201.00		
	Balance Due:		\$0.00		
2.	The source of the compensation paid to me	e was:			
		er (specify)			
3	The source of compensation to be paid to r	ne is:			
٠.		er (specify)			
4.	☐ I have not agreed to share the above-cassociates of my law firm.	disclosed compensation with any oth	er person unless they are members and		
	I have agreed to share the above-discl associates of my law firm. A copy of th compensation, is attached.		rson or persons who are not members or the names of the people sharing in the		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch c. Representation of the debtor at the mee	n, and rendering advice to the debto nedules, statements of affairs and pl	r in determining whether to file a petition in an which may be required;		
3.	By agreement with the debtor(s), the above	e-disclosed fee does not include the	following services:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	09/18/2008	/s/ Mark R. Schottler			
	Date Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle Street Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fa	Bar No. 6238871 x: (312) 236-1691		
	/s/ Ronald J. Prochaska Jr.				

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IN RE: Ronald J. Prochaska Jr. CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above named Debtor her	eby verifies that	the attached list o	f creditors is true	and correct to the	e best of his/her
knov	rledge.					

Date	09/18/2008		/s/ Ronald J. Prochaska Jr. Ronald J. Prochaska Jr.
Date		Signature	

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Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210

Citizens Bank P.O. Box 1790 Flint, MI 48501-1790 **HSBC** Best Buy PO BOX 15521 Wilmington, DE 19805

Adventist LaGrange Memorial Hospital

PO Box 9234

Oak Brook, IL 60522

Codilis & Associates, P.C. 15W030 N. Frontage Rd.

Suite 100

Burr Ridge, IL 60527

IDPA/Div. of Child Support D. Barry/CRA Unit/1 509 South 6th St.

Springfield, IL 62701-1825

Berwyn Emergency Physician's Office

75 Remit. Dr#1209 Chicago, IL 60675

ComEd Credit/Bankruptcy 2100 Swift Dr. Oak Brook, IL 60523 LTD Financial Services, LP 7322 Southwest Freeway, Ste 160

Houston, TX 77074

CBE

131 Towe Park Dr.

Suite 1

Waterloo, IA 50702

Credit Management, LP 4200 International Parkway Carrolton, TX 75007-1906

Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674-2384

Charter One PO BOX 42002

Providence, RI 02940-2002

D&S, Ltd.

231 E. Main St. Suite 240 Round Rock, TX 78664

Michael D. Fine Chase Bank USA NA

131 South Dearborn Street Floor 5

Chicago, IL 60603

Chase

PO BOX 15298

Wilmington, DE 19850-5298

Daniel J. Maturo 6739 Pershing Rd. Stickney, IL 60402 Mxenergy PO Box 4911 Houston, TX 77210

Chase Bank USA, N.A. PO BOX 100043

Kennesaw, GA 30156-9243

Debt Credit Services 2493 Romig Rd. Akron, OH 44320

Attn: Bankruptcy PO Box 2020 Aurora, IL 60507

Cheri Prochaska 4330 Joliet Ave. Lyons, IL 60534

Dish Network Chicago Dept. 0063 Palatine, IL 60055-0063 Northwest Collectors, Inc. 3601 Algonquin Road

Suite 500

Nicor

Rolling Meadows, IL 60008-3104

CitiMortgage, Inc. P.O. Box 8003

S. Hackensack, NJ 07606-8003

GC Services Limited Partnership Collection Agency Division

6330 Gulfton Houston, TX. 77081

Sam's Club PO Box 105980

Atlanta, GA 30353-5980

Sears Premier Card PO BOX 6924 The Lakes, NV 88901-6924

UFCW Ultra Platnium Mastercard Union Plus Credit Card PO Box 17051 Baltimore, MD 21297

Veverka, Rosen and Haugh 180 North Michigan Avenue, Suite 900 Chicago, IL60601

Village of Lyons Water Department 7801 W. Ogden Ave. Lyons, IL 60534-1216